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# Traditional and nontraditional funerals : local changes since 1965 and the influence of cost on selection

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TRADITIONAL AND NONTRADITIONAL FUNERALS: LOCAL  
CHANGES SINCE 1965 AND THE INFLUENCE OF COST ON SELECTION

By

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April 15, 1987  
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15 Apr 87  
Date

TRADITIONAL AND NONTRADITIONAL FUNERALS: LOCAL  
CHANGES SINCE 1965 AND THE INFLUENCE OF COST ON SELECTION

By

DARLENE KAY BURBAGE

B.A., Salisbury State College, 1984

A Thesis

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in Candidacy

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in

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April, 1987

Richmond, Virginia

Traditional and Nontraditional Funerals: Local  
Changes since 1965 and the Influence of Cost on Selection

Darlene K. Burbage  
University of Richmond

Running head: TRADITIONAL AND NONTRADITIONAL FUNERALS

## Abstract

Local nontraditional funeral changes and the effect of cost on traditional and nontraditional funeral selection were investigated. The subjects for Experiment 1 included 105 evening university students aged 30 to 49 years. The subjects were shown either an itemized price sheet or a funeral inventory sheet and then asked which funeral they preferred, traditional or nontraditional. Using the Chi Square 2 x 2 contingency analysis,  $\chi^2(1, N=105)$  the value of 1.071 did not exceed the critical value at the .05 level of significance. Experiment 2 used 100 local death notices for each of the years 1965, 1970, 1975, 1980, and 1985. Each notice was coded for nontraditional funerals and funerals without flowers. Significant differences in percentages were found indicating positive changes. Findings from Experiment 1 indicate that cost does not influence funeral selection. Findings from Experiment 2 indicate a change toward the increase of nontraditional funerals. Implications of these findings were discussed.

Traditional and Nontraditional Funerals: Local  
Changes since 1965 and the Influence of Cost on Selection

Current trends in thanatologic research show an increasing amount of study focusing on the dying person and their survivors but relatively few empirically based studies on the subsequent funeral. Only a small body of knowledge is currently available on the motivation and effects of the funeral. With increasing government regulation of an event that entails such immense effort, trauma, and expense, an immediate need exists for better understanding of the event that is "experienced by everyone but understood by few" (National Research and Information Center, 1985, p.1).

Throughout history society has implemented ceremony and ritual in the disposal of their dead. From Neanderthal gravesites to modern times virtually all cultures have left mementoes of their ritualistic beliefs of death and afterlife (Leakey, 1981). With the primary focus of the funeral on the physical person, and it's successful incorporation into the next world, funerals have become one of the most extensively elaborate and expensive of all human customs (DeSpelder & Strickland, 1983). In fact,

each year over two million American funerals are conducted at an average cost of \$2,400 per funeral (Federal Trade Commission, April, 1984). A funeral is often the third most expensive purchase of a lifetime (Federal Trade Commission, April, 1984).

Traditional American funerals are recognized as serving several basic psychological functions. One of the most highly regarded values is it's ability to reinforce reality by having the body present and having a visual encounter with the body (Irion, 1977; Raether, 1971). By emphasizing the differences that exist between the living and the dead, with viewings and funeral displays, the termination of physical life is more obvious, thus providing an impetus for personal grief to begin (Cassem, 1976; Irion, 1976). The widespread warmth and support of the family and community, as well as the expression of shared loss, typify the large public funeral with graveside committal. Public services not only allow an opportunity to confirm existing meaningful relationships but also personally and symbolically show respect.

Today, the traditional practices associated with the American funeral are changing along with contemporary

values and technology. For many, elements of the conventional funeral are seen as irrelevant and extravagant with the most meaningful funeral being the simplest. Nontraditional funerals are usually small and private with closed caskets, simple graveside services, or memorial services with the body absent (Bynum, 1973; Cottrell, Eddy, Alles, & St. Pierre, 1984). Like the traditional funeral the nontraditional funeral provides an outlet for the expression of grief (Pine, 1976; Irion, 1977) preserves the possible therapeutic value of active planning, and provides a symbolic ending (Doka, 1984; Bergen & Williams, 1981; Bryer, 1979; Carey, 1979). The most characteristic value of the nontraditional funeral is found in the close family support and it's emphasis on life and celebration (Morgan, 1980).

These new attitudes toward funerals are reflected not only in the advent and growth of memorial societies (Irion, 1977; DeSpelder & Strickland, 1983; Harmer, 1971) but also in research documenting changes from traditional to nontraditional funerals. Murphy and Lester (1970) noted a movement toward private funerals, closed caskets, and the declining of flowers as early as



1929. Using random sampling techniques, Murphy and Lester coded funeral notices for nontraditional funeral characteristics. While this study has provided a tantalizing glimpse of this important change, an update on this study, using similar methodology, has not been reported. Since that time numerous others have reported and commented on a movement toward nontraditional funerals (Pine, 1976; Fulton, 1976; Cottrell et al., 1984; Raether, 1971; Irion, 1977; DeSpelder & Strickland, 1983) but few have documented it. Information from a nationwide survey by Blackwell and Talarzyk (1974) provides meager support by predicting a change in the funeral service of the future. Over a thousand mail questionnaires from all geographic regions in the United States were returned with 50% of their respondents reporting a need for change in the traditional funeral service. In 1971, Schneiderman attempted to document this change by surveying Psychology Today readers. With an incredible response to his article a mere 2% of his respondents preferred a formal funeral. Results from this survey, however, have limited use not only because of outdated data but more importantly because of Schneiderman's select population.

Though various researchers have postulated explanations for this change, comment has primarily been speculation and commentary. Ideas have ranged from changing family lifestyles (Bryer, 1979; Arvio, 1974) and attitudes (Pine & Phillips, 1970; DeSpelder & Strickland, 1983) to derogatory publicity of the funeral industry (Raether, 1971). These ideas, though tempting, have often been regarded as merely hypothetical support for arguments on the benefits of various elements of the funeral service.

The most common explanation for the change toward nontraditional funerals is the consumer's increasing preoccupation with cost. This idea has been supported with various surveys yet hindered by the lack of empirical data. Bergen and Williams (1981) surveyed a small midwestern religious population and found 82% of those surveyed felt conventional funerals were overpriced. Though conducted on a small, select sample, this study upholds Blackwell and Talarzyk's (1974) older, nationwide survey which reported only 25% of their respondents feeling funeral costs were reasonable. Economic awareness has also been found to influence nontraditional body disposal methods. Surveying 184 college students,

Cottrell et al. (1984) found 60% preferring nontraditional methods of body disposal. Of the 60% preferring a nontraditional method all responded that economic considerations influenced their decision.

In summary, it seems that while a move toward nontraditional funerals may exist, and cost is in part determining funeral selection, the lack of empirical evidence has hindered the acceptance of either hypothesis. There has been a noticeable lack of research documenting funeral changes since 1974 (Blackwell & Talarzyk, 1974) and primarily speculation on possible explanations for these changes. The data that exists, concerning cost as a factor influencing funeral selection, is strictly survey research on small samples of select populations. While research in this area is limited by numerous ethical considerations a need exists to update the existing research on nontraditional funeral changes and step toward more empirically based explanations.

The purpose of this study is to determine the effects of funeral costs, using itemized statements, on selection of traditional and nontraditional funerals. This study will not only document a change from traditional

to nontraditional funerals but also help explain this change by introducing an itemized price statement thereby increasing the subjects awareness of cost. It is predicted that those subjects seeing an itemized statement will more often choose nontraditional funerals over traditional ones and a local change toward funerals without flowers and nontraditional funerals will be detected.

### Experiment 1

#### Method

Subjects. One hundred and five evening university students, 63 females and 42 males, served as voluntary participants. Ninety-one of the subjects were between the age of 30 and 39 while 14 were between the age of 40 and 49. Forty-seven of the participants tested were excluded from this experiment as 15 had held primary responsibility for the planning of a funeral and 32 were below the age of 30. Volunteers were treated in accordance with the "Ethical principles of Psychologists" (American Psychological Association, 1981).

Procedure. At the conclusion of their evening class the subjects were introduced to both the experimenter and to the experiment. At that time the subjects were

asked to sign a given consent form (see Appendix A). Upon completion of the preliminary tasks, one half of the subjects were given an itemized price sheet and decision sheet and the remainder was given a funeral inventory sheet and decision sheet (see Appendixes B, C, and D). Each set of sheets was enclosed in a manila folder. The subjects were instructed to open the manila folder, read the contents, and complete the last page which was the decision sheet. The subjects were also reminded to work independently, notified of a five-minute time limitation, and asked to remain in their seat until everyone had completed the task. At the completion of the task the materials were collected, a brief discussion of the experiment held, and any further questions answered. All questionnaires showing subjects held primary responsibility for the planning of a funeral, were below the age of 30, or above the age of 50, were discarded.

### Results

The results of Experiment 1 do not support the hypothesis that subjects receiving itemized price sheets show an increased incidence of nontraditional over

traditional funeral selection compared to subjects who did not see the price sheet. Using the Chi Square 2 x 2 contingency analysis,  $\chi^2(1, N=105)$  value of 1.071 did not reach the critical value at the .05 level of significance (see Table 1). The null hypothesis was not rejected

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Insert Table 1 about here

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and the conclusion that an itemized price sheet is effective in influencing nontraditional over traditional funeral selection was not supported.

At the end of the decision sheet, used for Experiment 1, the subjects were asked to respond to the open-ended question: What was the primary factor influencing your funeral decision? As shown in Table 2, family wishes and

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Insert Table 2 about here

---

tradition were the most important determinants for those selecting traditional funerals. Those selecting nontraditional funerals felt specific characteristics of the nontraditional funeral (e.g., no viewing) and personal

preferences were most important (see Table 3).

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Insert Table 3 about here

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## Experiment 2

### Method

Procedure. At the outset of this experiment two naive assistants were selected to act as coders. Both assistants were trained by the experimenter and instructed in the specific coding procedure. The funeral characteristics each assistant coded included a funeral service, a graveside service only, a memorial service, a combination funeral, flowers accepted, and flowers declined. The funeral service is defined as a service or mass held in the presence of the body at a funeral parlor, church, residence, or other building. This funeral may include a graveside service and may include a time before the funeral to receive family and friends. A memorial service only, is a service held for family and friends with the body absent. This service may be held at the funeral parlor, church, residence, or any other gathering place. There may be a time before this service to receive family and

friends. A graveside service only, is a service held in lieu of a funeral at the time of interment or body disposal. A graveside service may also include a time before interment or body disposal to receive family and friends. A combination funeral is a funeral service and a memorial service held at two different times for the same person. The combination funeral incorporates the elements of both the funeral and memorial service as described above. Flowers accepted is the acceptance of contributions of floral displays as tokens of sympathy and is often not specifically stated in a death notice. Flowers declined are floral displays declined, often in lieu of memorial gifts to various foundations, agencies, etc.

At the completion of the training period each of the assistants and the experimenter coded a trial sample of 25 death notices. At the completion of the trial a reliability check was calculated and based on percentages. One hundred percent agreement between the assistants and the experimenter was required and obtained. The two assistants were then each given a random sample of 100 death notices from the Richmond Times Dispatch for each of the



years 1965, 1970, 1975, 1980, and 1985. The assistants received the death notices in the form of xerox copies which were previously sampled by the experimenter and xeroxed at that time. Each xerox copy included the entire page of death notices for the day sampled. The assistants coded the death notices for (a) whether there was a funeral service, graveside/memorial service, or combination funeral and (b) whether flowers were accepted or declined. Among the total of 500 death notices sampled both assistants were in complete agreement regarding the specific coding of all death notices.

### Results

Using the Lawshe-Baker nomograph (Downie & Heath, 1983) for testing the one-tail significance of the differences between two percentages at the .05 level, evidence of a change toward nontraditional funerals and funerals without flowers was established through the years 1965 and 1985.

The change toward an increasing number of funerals without flowers is supported by significant differences in percentages for six of the possible ten combinations between the years 1965 and 1985. Specifically, significant

differences were found between the years 1965 and 1975, 1965 and 1980, 1965 and 1985, 1970 and 1975, 1970 and 1980, and 1970 and 1985 (see Figure 1).

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Insert Figure 1 about here

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The change toward an increasing number of nontraditional funerals is also supported by significant differences in percentages for four of the possible ten combinations. Specifically, significant differences were found between the years, 1965 and 1975, 1965 and 1980, 1965 and 1985, and 1970 and 1980 (see Figure 1).

Of the 500 death notices coded, only one combination funeral was reported. This one funeral, reported in 1975, was not adequate to establish any significant trend or change.

#### Discussion of Experiments 1 and 2

The central theme of Experiment 1, that those subjects exposed to an itemized price sheet will more often choose nontraditional over traditional funerals, was clearly not supported by the findings produced in the first part of this study. With these results we can

conclude that under similar circumstances cost may not be the primary determinant in the funeral selection decision. These results may be particularly useful in research concerning individuals preplanning a funeral as these people would also be asked to make funeral selection decisions in a nonstressful environment.

Though these unexpected results may reflect the influence of variables not accounted for, namely, various locations and times of testing, the constraints placed on the subject's decision by the limited funeral definitions may also have been important. These unexpected results may have also been due to other important situational factors primarily, the lack of task involvement due to the five minute time limitation, and the lack of emotional stress which would accompany the decision making process at the actual time of death. The population which was tested may have also reflected not only the area's decidedly conservative and traditional atmosphere (Silver, 1984) but the affluent atmosphere surrounding the student population at this university. While further research, which would eliminate these confounds and the create a more true to life atmosphere, is warranted, evidence

suggests that other factors may be operant in the selection process.

As this experiment deliberately heightened the subjects economic awareness, these results suggest alternate interpretations of both Bergen and Williams' (1981) and Blackwell and Talarzyk's (1974) earlier survey studies which documented a growing interest in nontraditional funerals and the belief that funeral prices were unnecessarily high. Though economically aware and dissatisfied with prices, the funeral consumer seems to base their decision on more than mere cost.

Valuable insight into what these other specific factors may be were generated by the open ended question at the end of Experiment 1. The information in Tables 1 and 2 shows that while family wishes and tradition were important to those selecting traditional funerals, personal preference and specific characteristics of the nontraditional funeral were important to those selecting the nontraditional funeral. Since Experiment 2 supports the existence of a change toward nontraditional funerals these results may indicate an increasing precedence of personal wishes and preferences over those dictated by the past.

Due to the expected results from Experiment 2 several changes are apparent. Since 1965 there has been a move toward graveside and memorial services and more declining of flowers. These results serve to support not only Murphy and Lester's (1970) previous study which documented a nontraditional funeral trend from 1929 to 1969 but also Blackwell and Talarzyk's 1974 prediction of change in the funeral service of the future. Further, results show the primary change toward funerals without flowers occurred between the years 1970 and 1975. Since 1975 the number of funerals declining flowers has remained constant and at that level.

Possible reasons for the dramatic change in funerals with out flowers, between 1970 and 1975, center around two events: The rise of inflation and increased public education and research of health organizations. During this period a drastic rise in unemployment and inflation (Peretz, 1983) brought about economic changes which were accented by oil and food price increases (Stein, 1980). Also during this time three major nonprofit health organizations, The American Cancer Society, the American Heart Association, and the American Lung Association,

launched intensive public education campaigns and intensified research (Romanofsky & Chambers, 1978). It is possible the increased publicity of these charitable health organizations, among others, may have sparked the public's awareness of alternatives to flower donations. Together, these two major events may have been influential in the decline of funerals without flowers between 1970 and 1975.

There was lack of significant change in nontraditional funerals during any of the five year intervals between 1965 and 1985. This lack of consistency may indicate a slow rate of growth as most of the change occurred in 10, 15, and 20 year intervals since 1965. While inflation and charitable organizations may have influenced flower donations it seems this influence may not have been as crucial in the nontraditional funeral decision.

Though obviously limited in generalizability, due to the small geographic area of death notices sampled, these results stimulate exciting possibilities of similar findings not only in comparable metropolitan areas but nationwide. This research, though small scale, indicates a strong directive toward large scale sampling of death notices. Positive results regarding the proposed changes in funeral

customs nationwide, or a lack of change within specific geographical areas, would raise interesting questions concerning not only demographics but also our changing culture.

The possible implications of this study as a whole are simple yet vitally important as death, and subsequently funerals, are an aspect of life that affects us all. Since we now have support for the theory that traditional funeral customs are changing, and indications that economic considerations are not as influential as once thought, we are left without a clear rationale for this change. As much of the literature and research tends to originate from derogatory comments about the funeral industry, this exploratory study represents a positive step away from survey research, turns the focus from economics, and stresses the need to look to other areas for the answers. If unknown factors are influencing our decisions what effect will they have on not only the bereaved individual but on our culture as a whole? The primary thrust of the present study is not only to emphasize the importance of funeral education but to stress the immediate need for further research in this area so these important decisions

can be based on fact.

In conclusion, while the findings from this study represent a modest test of today's changing behaviors regarding funeral selection and funeral changes, many facets of funeral selection remain unexplored and, as such, pose several important questions. Knowing cost may not be influential in the funeral decision, and recognizing a local change toward nontraditional funerals, the questions become: Is a move toward the nontraditional funeral in evidence in other regions of the country?, What factors serve to influence funeral selection?, and more importantly, Are these unknown factors products of today's changing values? These unanswered questions, prompted by this exploratory study, suggest a need for additional research with implications for considering how we can each intelligently, and individually, face death.



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Table 1

Raw data in Chi Square 2 x 2 contingency table

Experimental Condition	Nontraditional funeral	Traditional funeral	Row Total
<u>Itemized price</u>			
sheet	23(19.9)	28(31.0)	51
<u>Funeral inventory</u>			
sheet	18(21.1)	36(32.9)	54
Column Total	41	64	Total 105

Table 2

Primary Reasons for Selection of a Traditional Funeral

	Itemized Price	Funeral Inventory
	Sheet	Sheet
Family Consideration	7 (25%)	7 (19%)
Tradition	2 (17%)	9 (25%)
Specific Characteristics (e.g., viewing)	5 (18%)	3 (8%)
Prior Experience	6 (21%)	3 (8%)
Altruistic Concerns	1 (4%)	8 (22%)
Religious	2 (7%)	1 (3%)
Other	2 (7%)	0 (0%)
No answer	3 (11%)	5 (14%)
Total	28	36

Table 3

Primary Reasons for Selection of a Nontraditional Funeral


---

	Itemized Price	Funeral Inventory
	Sheet	Sheet
Family Consideration	2 (9%)	2 (11%)
Specific Characteristics (e.g., no viewing)	8 (35%)	4 (22%)
Economic Concerns	4 (17%)	4 (22%)
Personal Preference	4 (17%)	6 (33%)
Altruistic Concerns	2 (9%)	1 (6%)
Prior Experience	1 (4%)	0 (0%)
Other	2 (9%)	1 (6%)
Total	23	18

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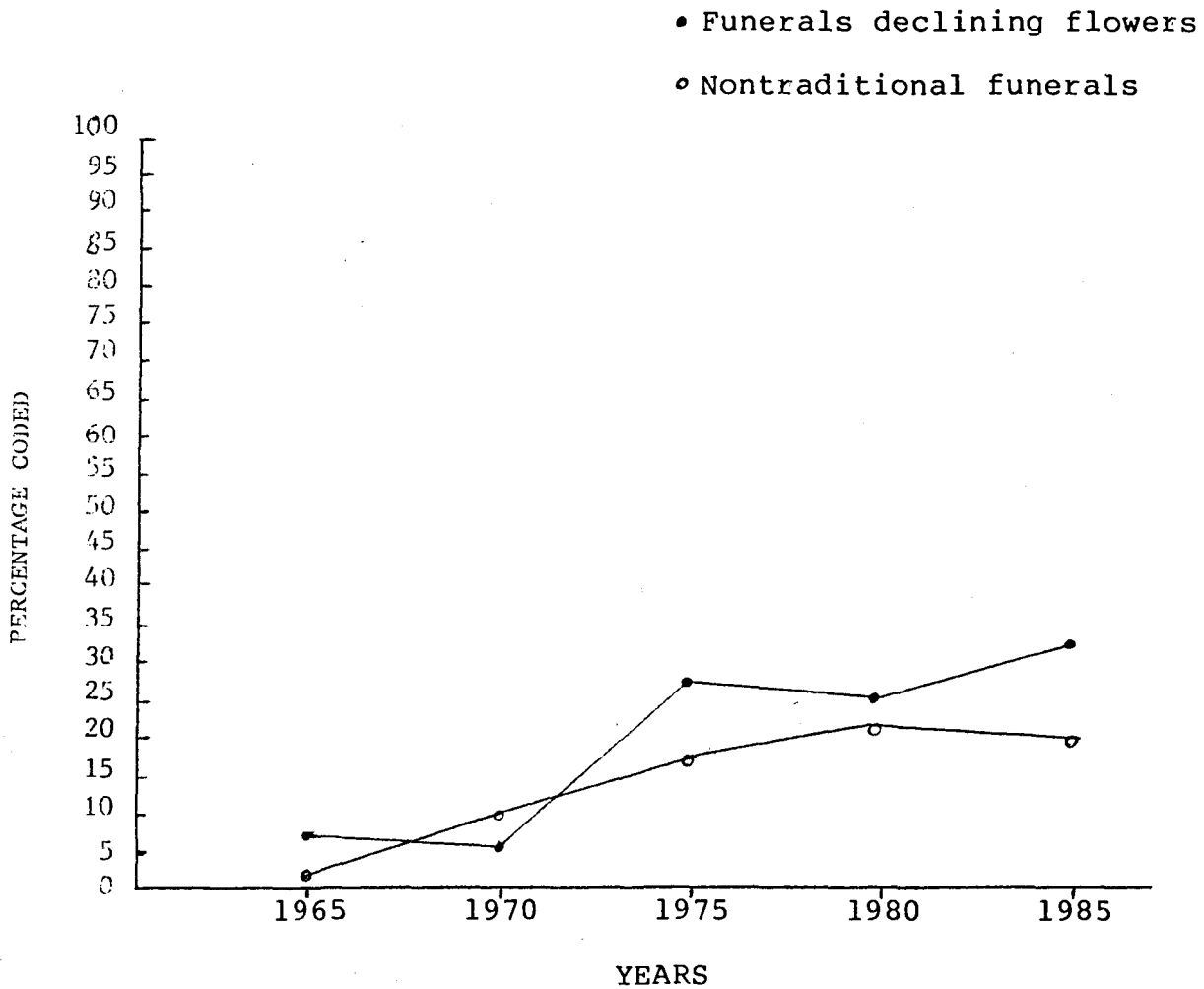


Figure 1. Percentage of death notices declining flowers and percentage describing a nontraditional funeral service.



Appendix A

Consent For Testing

The purpose and procedures of this study have been explained to my satisfaction and I understand I will be reading and making decisions based on funeral related materials I will be required to read. I also understand that the experimenter is a graduate student and that this experiment is being done to satisfy a graduate course requirement.

I understand that these test results will be discussed by all those involved in the course requirement, and may be used to develop an article to be published in a scientific journal.

It is also my understanding that there is no identifying information located on the decision sheets. I am aware that the experimental data are the property of the experimenter and that she is responsible for their maintenance and security.

I am aware of my right to withdraw my participation at any time during the testing.

I agree to participate

Date

## Appendix B

Itemized Funeral Price Sheet

The services shown below are those which could be provided. You may choose only those items you would desire. (However, any funeral arrangements you would select would include a charge for the services.) If legal or other requirements meant you must buy items you would not specifically request, the reason would be explained in writing on the contract. This list does not include price for certain items that you may want to purchase such as flowers or newspaper notices. The prices for these items would be shown on the contract. (Compensation for rendering these services would be received by the funeral home but only in the form of volume discounts from the suppliers.)

## PROFESSIONAL SERVICES:

Transfer of remains to funeral home.....	\$ 25.00
Embalming.....	\$ <u>195.00</u>

Except in special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with a viewing. If you do not want embalming you have the right to choose an arrangement which does not require you to pay for it, such as direct cremation or immediate burial.

## Other preparation of remains:

Restoration when necessary.....	\$ 100.00
Washing and disinfection when no embalming.....	\$ 50.00
Hair dressing.....	\$ 29.50
Cremation(Adult).....	\$ <u>120.00</u>

## Minimum services of staff including:

Securing and recording vital statistics and permits, arrangements with clergy, musicians, cemetery, crematory, etc.....	\$ 385.00
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(This fee is already included in the charges for direct cremations, immediate burials, and forwarding or receiving remains.)

## Additional services of funeral director and staff:

Arranging and supervision of service/visitation, attention of all details, death notices and obituary information, handling and arranging floral pieces, assistance with Social Security, Insurance forms, Notary services, etc.....	\$ 360.00
Graveside service to inter cremated remains.....	\$ <u>100.00</u>

Supplies including: Acknowledgement cards, printed supplies, visitors and attendance books.....	\$ 20.00
Organist (funeral service).....	\$ <u>27.50</u>

# Funerals

32

Organist (wake, masonic, etc.).....\$ 27.50

## FACILITIES:

### Basic facilities including:

Preparation room, dressing room, arrangement offices,  
etc.....\$ 325.00  
Use of visitation room per day or portion thereof.....\$ 145.00  
Chapel for service (or use of equipment and staff for  
church or graveside service.....\$ 145.00  
(Reduction for graveside service \$ 35.00)  
Chapel or visitation room for memorial service without  
remains present.....\$ 100.00

### MOTOR EQUIPMENT:

Hearse (or conversion wagon) for removal.....\$ 65.00  
Funeral Coach.....\$ 90.00  
Flower Car.....\$ 50.00  
Family Car.....\$ 50.00  
Limousine.....\$ 90.00  
Additional charges per mile after first 25 miles.....\$ 1.50

### MERCHANDISE

Caskets.....\$ 4130.00 to \$ 255.00  
(A complete price list would be provided at the funeral home)  
Outer burial containers.....\$ 1625.00 to \$ 345.00  
(A complete price list would be provided at the funeral home)  
Cremation Urns.....\$ 395.00 to \$ 50.00  
Burial Clothing.....\$ 135.00 to \$ 46.50  
Flowers.....\$ 350.00 to \$ 25.00

IMMEDIATE BURIALS.....\$ 1352.00 to \$ 615.00

The charge for immediate burial (without ceremony)  
includes:

Removal of remains, services of staff, and necessary  
authorizations, local transportation to cemetery.

(1) Immediate burial with container provided by  
purchaser.....\$ 615.00

(2) Immediate burial with gray felt cloth-covered wood  
casket and cloth interior.....\$ 870.00

(3) Immediate burial with unfinished wood casket.....\$ 1,352.00

### TRADITIONAL (FULL SERVICE) CREMATION

Our rental caskets make possible a traditional funeral,  
including visitation and ceremony in chapel or church,  
with cremation (rather than burial) as the final disposition.

Rental Caskets.....\$ 600.00 to \$ 200.00

DIRECT CREMATION.....\$ 1502.00 to \$ 765.00

The charge for cremation (without ceremony includes:  
Removal of remains to crematory, cremation, service of  
staff and necessary authorizations. If you want to  
arrange a direct cremation you can use an unfinished  
wood casket or an alternative container. Alternative  
containers can be made of materials like heavy cardboard  
or composition materials or plastic pouches.

(1)Direct Cremation with container provided by purchaser.....	\$ <u>765.00</u>
(2)Direct Cremation with alternative container.....	\$ <u>815.00</u>
(3)Direct Cremation with gray felt cloth-covered casket with cloth interior.....	\$ <u>1020.00</u>
(4)Direct cremation with unfinished wood casket.....	\$ <u>1502.00</u>

Appendix C  
Decision Sheet

Please check one:

☐ MALE

☐ FEMALE

Please check your correct age range:

☐ 20-29

☐ 30-39

☐ 40-49

☐ 50 and above

Have you ever before held primary responsibility for the planning of a funeral?

☐ YES

☐ NO

Completely read all materials included in your folder before checking which best describes the funeral you would choose for a loved one. Some may receive more reading materials than others. Please work independently.

☐ TRADITIONAL FUNERAL - Funeral service including an open casket and public graveside committal. Flowers accepted.

☐ NONTRADITIONAL FUNERAL - Graveside or memorial service only with flowers declined.

Using the space below please state the primary factor influencing your funeral decision?

## Appendix D

Funeral Inventory Sheet

The services shown below are those which could be provided. You may choose only those items you would desire. (However, any funeral arrangements you would select would include a charge for the services.) If legal or other requirements meant you must buy items you would not specifically request, the reason would be explained in writing on the contract.

This list does not include price for certain items that you may want to purchase such as flowers or newspaper notices. The prices for these items would be shown on the contract. (Compensation for rendering these services would be received by the funeral home but only in the form of volume discounts from the suppliers.)

## PROFESSIONAL SERVICES:

Transfer of remains to funeral home.....  
 Embalming.....

Except in special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with a viewing. If you do not want embalming you have the right to choose an arrangement which does not require you to pay for it, such as direct cremation or immediate burial.

## Other preparation of remains:

Restoration when necessary.....  
 Washing and disinfection when no embalming.....  
 Hair dressing.....  
 Cremation(Adult).....

## Minimum services of staff including:

Securing and recording vital statistics and permits, arrangements with clergy, musicians, cemetery, crematory, etc.....  
 (This fee is already included in the charges for direct cremations, immediate burials, and forwarding or receiving remains.)

## Additional services of funeral director and staff:

Arranging and supervision of service/visitation, attention of all details, death notices and obituary information, handling and arranging floral pieces, assistance with Social Security, Insurance forms, Notary services, etc.....

Graveside service to inter cremated remains.....

Supplies including: Acknowledgement cards, printed supplies, visitors and attendance books.....

Organist (funeral service).....

Organist (wake, masonic, etc.).....

#### FACILITIES:

##### Basic facilities including:

Preparation room, dressing room, arrangement offices,  
etc.....  
Use of visitation room per day or portion thereof.....  
Chapel for service (or use of equipment and staff for  
church or graveside service).....  
(Reduction for graveside service)  
Chapel or visitation room for memorial service without  
remains present.....

#### MOTOR EQUIPMENT:

Hearse (or conversion wagon) for removal.....  
Funeral Coach.....  
Flower Car.....  
Family Car.....  
Limousine.....  
Additional charges per mile after first 25 miles.....

#### MERCHANDISE

Caskets.....  
(A complete price list would be provided at the funeral home)  
Outer burial containers.....  
(A complete price list would be provided at the funeral home)  
Cremation Urns.....  
Burial Clothing.....  
Flowers.....

#### IMMEDIATE BURIALS.....

The charge for immediate burial (without ceremony)  
includes:  
Removal of remains, services of staff, and necessary  
authorizations, local transportation to cemetery.  
(1) Immediate burial with container provided by  
purchaser.....  
(2) Immediate burial with gray felt cloth-covered wood  
casket and cloth interior.....  
(3) Immediate burial with unfinished wood casket.....

#### TRADITIONAL (FULL SERVICE) CREMATION

Our rental caskets make possible a traditional funeral,  
including visitation and ceremony in chapel or church,  
with cremation (rather than burial) as the final disposition.  
Rental Caskets.....

## DIRECT CREMATION.....

The charge for cremation (without ceremony includes: Removal of remains to crematory, cremation, service of staff and necessary authorizations. If you want to arrange a direct cremation you can use an unfinished wood casket or an alternative container. Alternative containers can be made of materials like heavy cardboard or composition materials or plastic pouches.

(1)Direct Cremation with container provided by purchaser.....

(2)Direct Cremation with alternative container.....

(3)Direct Cremation with gray felt cloth-covered casket with cloth interior.....

(4)Direct cremation with unfinished wood casket.....